

**Fill in this information to identify your case and this filing:**

Debtor 1 **Javier** **Cavazos, Jr.**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **17-31263-H5-13**  
 (if known)

☐ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.  
☒ Yes. Where is the property?

1.1.

**3605 Cedar Hill Lane**

Street address, if available, or other description

**Houston TX 77093**  
City State ZIP Code

**Harris**  
County

**3605 Cedar Hill Lane, Houston, TX 77093**

**Lot 61 Block 3  
 Greenwood Village Section 1  
 Harris County, Texas**

**What is the property?**

Check all that apply.

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?**

Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**\$51,912.00**

**Current value of the portion you own?**

**\$51,912.00**

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.**

**Homestead**

☒ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....****\$51,912.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13**

3.1. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Ford** Check one.  
 Model: **Expedition** ☐ Debtor 1 only  
 Year: **2000** ☐ Debtor 2 only  
 Approximate mileage: **250,000** ☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information: **2000 Ford Expedition (approx. 250000 miles)** ☒ Check if this is community property (see instructions)

Current value of the entire property? **\$2,640.00** Current value of the portion you own? **\$2,640.00**

3.2. **Who has an interest in the property?** Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Make: **Chevrolet** Check one.  
 Model: **Tahoe** ☐ Debtor 1 only  
 Year: **2005** ☐ Debtor 2 only  
 Approximate mileage: **160,000** ☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

Other information: **2005 Chevrolet Tahoe (approx. 160000 miles)** ☒ Check if this is community property (see instructions)

Current value of the entire property? **\$6,000.00** Current value of the portion you own? **\$6,000.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... →

**\$8,640.00**

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
 Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe..... **See continuation page(s).**

**\$2,355.00**

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe..... **See continuation page(s).**

**\$1,210.00**

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe.....

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment☐ No☒ Yes. Describe..... **9mm Taurus and 40 handgun**\$100.00**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories☐ No☒ Yes. Describe..... **Clothing and shoes**\$500.00**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver☐ No☒ Yes. Describe..... **See continuation page(s).**\$500.00**13. Non-farm animals***Examples:* Dogs, cats, birds, horses☐ No☒ Yes. Describe..... **4 dogs**\$40.00**14. Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes. Give specific information.....**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....****\$4,705.00****Part 4: Describe Your Financial Assets**

Do you own or have any legal or equitable interest in any of the following?

Current value of the  
portion you own?  
Do not deduct secured  
claims or exemptions.**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition☒ No☐ Yes..... Cash: .....**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.☐ No☒ Yes.....

Institution name:

17.1. Checking account:	<b>Bank of America Checking account #9889</b>	<u>\$0.00</u>
17.2. Checking account:	<b>Wells Fargo Checking account #9726</b>	<u>\$0.00</u>
17.3. Checking account:	<b>Wells Fargo Checking account #0144</b>	<u>\$0.00</u>
17.4. Checking account:	<b>First Convenience Bank Checking account #4825</b>	<u>\$0.00</u>
17.5. Savings account:	<b>Wells Fargo Savings account #5754</b>	<u>\$0.00</u>
17.6. Other financial account:	<b>TX Prepaid account</b>	<u>\$0.00</u>

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts☒ No☐ Yes..... Institution or issuer name:**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**☐ No☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Remodeling by JC (dba)****100%****\$0.00****20. Government and corporate bonds and other negotiable and non-negotiable instruments***Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.☒ No☐ Yes. Give specific information about them.....

Issuer name:

**21. Retirement or pension accounts***Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans☒ No☐ Yes. List each

account separately. Type of account: Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others☒ No☐ Yes.....

Institution name or individual:

**23. Annuities** (A contract for a specific periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes..... Issuer name and description:**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**☒ No☐ Yes. Give specific information about them \_\_\_\_\_**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;***Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements☒ No☐ Yes. Give specific information about them \_\_\_\_\_**27. Licenses, franchises, and other general intangibles***Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses☒ No☐ Yes. Give specific information about them \_\_\_\_\_

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Money or property owed to you?****Current value of the portion you own?**  
Do not deduct secured claims or exemptions.**28. Tax refunds owed to you**☐ No☒ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....  
**Federal: 2016 Tax Refunds. Amt: \$1,844.00**Federal: **\$1,844.00**State: **\$0.00**Local: **\$0.00****29. Family support***Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement☒ No☐ Yes. Give specific informationAlimony: **\$0.00**Maintenance: **\$0.00**Support: **\$0.00**Divorce settlement: **\$0.00**Property settlement: **\$0.00****30. Other amounts someone owes you***Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else☒ No☐ Yes. Give specific information**31. Interests in insurance policies***Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance☒ No☐ Yes. Name the insurance company of each policy and list its value.....

Company name:

Beneficiary:

Surrender or refund value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☒ No☐ Yes. Give specific information**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment***Examples:* Accidents, employment disputes, insurance claims, or rights to sue☒ No☐ Yes. Describe each claim.....**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**☒ No☐ Yes. Describe each claim.....**35. Any financial assets you did not already list**☒ No☐ Yes. Give specific information**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....****\$1,844.00**

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

38. Accounts receivable or commissions you already earned

- ☒ No  
☐ Yes. Describe.. \_\_\_\_\_

39. Office equipment, furnishings, and supplies

*Examples:* Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones,  
desks, chairs, electronic devices

- ☒ No  
☐ Yes. Describe.. \_\_\_\_\_

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- ☒ No  
☐ Yes. Describe.. \_\_\_\_\_

41. Inventory

- ☒ No  
☐ Yes. Describe.. \_\_\_\_\_

42. Interests in partnerships or joint ventures

- ☒ No  
☐ Yes. Describe..... Name of entity: \_\_\_\_\_ % of ownership: \_\_\_\_\_

43. Customer lists, mailing lists, or other compilations

- ☒ No  
☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?  
☐ No  
☐ Yes. Describe..... \_\_\_\_\_

44. Any business-related property you did not already list

- ☒ No  
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... →

**\$0.00****Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.**

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13**

**Current value of the  
portion you own?**  
Do not deduct secured  
claims or exemptions.

**47. Farm animals***Examples:* Livestock, poultry, farm-raised fish

- ☒ No  
☐ Yes....

\_\_\_\_\_

**48. Crops--either growing or harvested**

- ☒ No  
☐ Yes. Give specific  
information.....

\_\_\_\_\_

**49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade**

- ☒ No  
☐ Yes....

\_\_\_\_\_

**50. Farm and fishing supplies, chemicals, and feed**

- ☒ No  
☐ Yes....

\_\_\_\_\_

**51. Any farm- and commercial fishing-related property you did not already list**

- ☒ No  
☐ Yes. Give specific  
information.....

\_\_\_\_\_

**52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have  
attached for Part 6. Write that number here.....** →

**\$0.00**
**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**
**53. Do you have other property of any kind you did not already list?***Examples:* Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information.

**54. Add the dollar value of all of your entries from Part 7. Write that number here.....** →

**\$0.00**

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....	→	<u>\$51,912.00</u>
56. Part 2: Total vehicles, line 5	<u>\$8,640.00</u>	
57. Part 3: Total personal and household items, line 15	<u>\$4,705.00</u>	
58. Part 4: Total financial assets, line 36	<u>\$1,844.00</u>	
59. Part 5: Total business-related property, line 45	<u>\$0.00</u>	
60. Part 6: Total farm- and fishing-related property, line 52	<u>\$0.00</u>	
61. Part 7: Total other property not listed, line 54	<u>+\$0.00</u>	
62. Total personal property. Add lines 56 through 61.....	<u>\$15,189.00</u>	Copy personal property total → <u>+\$15,189.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		<u>\$67,101.00</u>



Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**6. Household goods and furnishings (details):**

<b>2 Sofas</b>	<b>\$500.00</b>
<b>Lamp</b>	<b>\$20.00</b>
<b>Entertainment center</b>	<b>\$100.00</b>
<b>Dining room table with chairs</b>	<b>\$200.00</b>
<b>China cabinet</b>	<b>\$150.00</b>
<b>Flatware</b>	<b>\$10.00</b>
<b>Pots and pans</b>	<b>\$50.00</b>
<b>Dishes and glasses</b>	<b>\$20.00</b>
<b>4 Beds</b>	<b>\$200.00</b>
<b>4 Chests</b>	<b>\$200.00</b>
<b>4 Dressers</b>	<b>\$200.00</b>
<b>Armoire</b>	<b>\$50.00</b>
<b>3 Nightstands</b>	<b>\$60.00</b>
<b>Refrigerator</b>	<b>\$100.00</b>
<b>Stove</b>	<b>\$100.00</b>
<b>Washer</b>	<b>\$100.00</b>
<b>Dryer</b>	<b>\$100.00</b>
<b>Freezer</b>	<b>\$75.00</b>
<b>Microwave</b>	<b>\$50.00</b>
<b>BBQ pit</b>	<b>\$50.00</b>
<b>2 Mirrors</b>	<b>\$20.00</b>

**7. Electronics (details):**

<b>DVD player</b>	<b>\$35.00</b>
<b>4 Televisions</b>	<b>\$400.00</b>
<b>Stereo</b>	<b>\$50.00</b>
<b>Computer</b>	<b>\$150.00</b>
<b>5 Cell phones</b>	<b>\$500.00</b>
<b>Game systems</b>	<b>\$75.00</b>

**12. Jewelry (details):**

<b>2 Watches</b>	<b>\$100.00</b>
<b>Fine jewelry</b>	<b>\$400.00</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>		<b>Cavazos, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>17-31263-H5-13</b>		

☐ Check if this is an amended filing

## Official Form 106C

**Schedule C: The Property You Claim as Exempt**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

**Part 1: Identify the Property You Claim as Exempt**

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from <i>Schedule A/B</i>	Check only one box for each exemption	
Brief description: <b>3605 Cedar Hill Lane, Houston, TX 77093 Lot 61 Block 3 Greenwood Village Section 1 Harris County, Texas</b> Line from <i>Schedule A/B</i> : <u>1.1</u>	<u>\$51,912.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
Brief description: <b>2000 Ford Expedition (approx. 250000 miles)</b> Line from <i>Schedule A/B</i> : <u>3.1</u>	<u>\$2,640.00</u>	<input checked="" type="checkbox"/> \$2,640.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

3. Are you claiming a homestead exemption of more than \$160,375?

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>2005 Chevrolet Tahoe (approx. 160000 miles)</b> <b>(1st exemption claimed for this asset)</b> Line from Schedule A/B: <u>3.2</u>	<u>\$6,000.00</u>	<input checked="" type="checkbox"/> <u>\$3,775.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Brief description: <b>2005 Chevrolet Tahoe (approx. 160000 miles)</b> <b>(2nd exemption claimed for this asset)</b> Line from Schedule A/B: <u>3.2</u>	<u>\$6,000.00</u>	<input checked="" type="checkbox"/> <u>\$2,225.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: <b>2 Sofas</b> Line from Schedule A/B: <u>6</u>	<u>\$500.00</u>	<input checked="" type="checkbox"/> <u>\$500.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>Lamp</b> Line from Schedule A/B: <u>6</u>	<u>\$20.00</u>	<input checked="" type="checkbox"/> <u>\$20.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>Entertainment center</b> Line from Schedule A/B: <u>6</u>	<u>\$100.00</u>	<input checked="" type="checkbox"/> <u>\$100.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>Dining room table with chairs</b> Line from Schedule A/B: <u>6</u>	<u>\$200.00</u>	<input checked="" type="checkbox"/> <u>\$200.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>China cabinet</b> Line from Schedule A/B: <u>6</u>	<u>\$150.00</u>	<input checked="" type="checkbox"/> <u>\$150.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>Flatware</b> Line from Schedule A/B: <u>6</u>	<u>\$10.00</u>	<input checked="" type="checkbox"/> <u>\$10.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: <b>Pots and pans</b> Line from Schedule A/B: <u>6</u>	<u>\$50.00</u>	<input checked="" type="checkbox"/> <u>\$50.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from Schedule A/B

Check only one box for each exemption

Brief description:

**Dishes and glasses**Line from Schedule A/B: 6\$20.00☒\$20.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**4 Beds**Line from Schedule A/B: 6\$200.00☒\$200.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**4 Chests**Line from Schedule A/B: 6\$200.00☒\$200.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**4 Dressers**Line from Schedule A/B: 6\$200.00☒\$200.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**Armoire**Line from Schedule A/B: 6\$50.00☒\$50.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**3 Nightstands**Line from Schedule A/B: 6\$60.00☒\$60.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**Refrigerator**Line from Schedule A/B: 6\$100.00☒\$100.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**Stove**Line from Schedule A/B: 6\$100.00☒\$100.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Brief description:

**Washer**Line from Schedule A/B: 6\$100.00☒\$100.00**11 U.S.C. § 522(d)(3)**☐

100% of fair market value, up to any applicable statutory limit

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from Schedule A/B	Check only one box for each exemption
----------------------------------	---------------------------------------

Brief description:

**Dryer**Line from Schedule A/B: 6\$100.00\$100.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**Freezer**Line from Schedule A/B: 6\$75.00\$75.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**Microwave**Line from Schedule A/B: 6\$50.00\$50.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**BBQ pit**Line from Schedule A/B: 6\$50.00\$50.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**2 Mirrors**Line from Schedule A/B: 6\$20.00\$20.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**DVD player**Line from Schedule A/B: 7\$35.00\$35.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**4 Televisions**Line from Schedule A/B: 7\$400.00\$400.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**Stereo**Line from Schedule A/B: 7\$50.00\$50.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Brief description:

**Computer**Line from Schedule A/B: 7\$150.00\$150.00**11 U.S.C. § 522(d)(3)**

100% of fair market value, up to any applicable statutory limit

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
---	--------------------------------------	-----------------------------------	------------------------------------

Copy the value from Schedule A/B	Check only one box for each exemption
----------------------------------	---------------------------------------

Brief description:  
**5 Cell phones**

Line from Schedule A/B: 7

\$500.00



\$500.00

11 U.S.C. § 522(d)(3)



100% of fair market value, up to any applicable statutory limit

Brief description:  
**Game systems**

Line from Schedule A/B: 7

\$75.00



\$75.00

11 U.S.C. § 522(d)(3)



100% of fair market value, up to any applicable statutory limit

Brief description:

**9mm Taurus and 40 handgun**

Line from Schedule A/B: 10

\$100.00



\$100.00

11 U.S.C. § 522(d)(5)



100% of fair market value, up to any applicable statutory limit

Brief description:

**Clothing and shoes**

Line from Schedule A/B: 11

\$500.00



\$500.00

11 U.S.C. § 522(d)(3)



100% of fair market value, up to any applicable statutory limit

Brief description:

**2 Watches**

Line from Schedule A/B: 12

\$100.00



\$100.00

11 U.S.C. § 522(d)(3)



100% of fair market value, up to any applicable statutory limit

Brief description:

**Fine jewelry**

Line from Schedule A/B: 12

\$400.00



\$400.00

11 U.S.C. § 522(d)(3)



100% of fair market value, up to any applicable statutory limit

Brief description:

**4 dogs**

Line from Schedule A/B: 13

\$40.00



\$40.00

11 U.S.C. § 522(d)(5)



100% of fair market value, up to any applicable statutory limit

Brief description:

**Bank of America Checking account #9889**

Line from Schedule A/B: 17.1

\$0.00



\$0.00

11 U.S.C. § 522(d)(5)



100% of fair market value, up to any applicable statutory limit

Brief description:

**TX Prepaid account**

Line from Schedule A/B: 17.6

\$0.00



\$0.00

11 U.S.C. § 522(d)(5)



100% of fair market value, up to any applicable statutory limit

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: <b>Wells Fargo Checking account #9726</b> Line from Schedule A/B: <u>17.2</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: <b>Wells Fargo Savings account #5754</b> Line from Schedule A/B: <u>17.5</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: <b>Wells Fargo Checking account #0144</b> Line from Schedule A/B: <u>17.3</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: <b>First Convenience Bank Checking account #4825</b> Line from Schedule A/B: <u>17.4</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: <b>Remodeling by JC (dba)</b> Line from Schedule A/B: <u>19</u>	<u>\$0.00</u>	<input checked="" type="checkbox"/> <u>\$0.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(6)
Brief description: <b>2016 Tax Refunds</b> Line from Schedule A/B: <u>28</u>	<u>\$1,844.00</u>	<input checked="" type="checkbox"/> <u>\$1,844.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)

**Fill in this information to identify your case:**

Debtor 1 **Javier** **Cavazos, Jr.**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **17-31263-H5-13**  
 (if known)

☐ Check if this is an amended filing

## Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim**  
 Do not deduct the value of collateral

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion**  
 If any

2.1

**Aldine ISD-Tax Office**

Creditor's name

**14909 Aldine-westfiled Rd**

Number Street

Describe the property that secures the claim:

**Homestead - 2016 School Taxes****\$388.20****\$51,912.00****\$388.20**

**Houston TX 77032**  
 City State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☒ Check if this claim relates to a community debt

**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☒ Other (including a right to offset)

**Property Taxes**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$388.20**



Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A***Amount of claim**  
Do not deduct the  
value of collateral*Column B***Value of collateral  
that supports this  
claim***Column C***Unsecured  
portion**  
If any

2.2

Describe the property that  
secures the claim:**\$85,577.00****\$51,912.00****\$33,665.00****Citifinancial**

Creditor's name

**605 Munn Road**

Number Street

**Homestead - Ongoing  
Mortgage**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Fort Mill SC 29715**

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☒ Check if this claim relates  
to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Conventional Real Estate Mortgage**Date debt was incurred **07/2007**Last 4 digits of account number **2 9 6 0**

2.3

Describe the property that  
secures the claim:**\$14,723.08****\$51,912.00****\$14,723.08****Citifinancial**

Creditor's name

**605 Munn Road**

Number Street

**Homestead - Mortgage  
arrears**

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Fort Mill SC 29715**

City State ZIP Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☒ Check if this claim relates  
to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

**Conventional Real Estate Mortgage**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write  
that number here:**\$100,300.08**

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 1:****Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

*Column A***Amount of claim**  
Do not deduct the  
value of collateral*Column B***Value of collateral  
that supports this  
claim***Column C***Unsecured  
portion**  
If any

2.4

Describe the property that  
secures the claim:**\$456.12****\$51,912.00****\$456.12****Harris County**

Creditor's name

**PO Box 4663**

Number Street

**Homestead - 2016 Property  
Taxes****As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Houston****TX 77210**

City

State ZIP Code

**Who owes the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

**Nature of lien.** Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset)

☒ **Check if this claim relates  
to a community debt****Property Taxes**

Date debt was incurred

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write  
that number here:**\$456.12**If this is the last page of your form, add the dollar value totals from  
all pages. Write that number here:**\$101,144.40**

**Fill in this information to identify your case:**

Debtor 1 **Javier** **Cavazos, Jr.**  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **17-31263-H5-13**  
 (if known)

☐ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims**

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**

- ☐ No. Go to Part 2.  
☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
<b>2.1</b>	<b>\$3,675.00</b>	<b>\$3,675.00</b>	<b>\$0.00</b>

**Payne & Associates, PLLC**

Priority Creditor's Name

**5225 Katy Freeway, Suite 505**

Number Street

Last 4 digits of account number

When was the debt incurred? **03/02/2017****Houston**

City

**TX**

State

**77007**

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt  
 Is the claim subject to offset?  
☒ No  
☐ Yes

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☒ Other. Specify  
**Attorney fees for this case**

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 1: Your PRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim****Priority  
amount****Nonpriority  
amount**

2.2

**\$100.00****\$100.00****\$0.00****Payne & Associates, PLLC - E/O**

Priority Creditor's Name

**5225 Katy Freeway, Suite 505**

Number Street

Last 4 digits of account number

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Houston****TX****77007**

City

State

ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations  
☐ Taxes and certain other debts you owe the government  
☐ Claims for death or personal injury while you were intoxicated  
☒ Other. Specify

**Attorney fees for this case**

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 2: List All of Your NONPRIORITY Unsecured Claims****3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.**

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

**Total claim**\$849.00

4.1

**Capital One Bank Usa N**

Nonpriority Creditor's Name

**15000 Capital One Dr**

Number Street

**Richmond**

City

**VA**

State

**23238**

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☒ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number 0 4 3 6When was the debt incurred? 11/2014**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

**Credit Card**

4.2

**Capital One Bank Usa N**

Nonpriority Creditor's Name

**15000 Capital One Dr**

Number Street

**Richmond**

City

**VA**

State

**23238**

ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☒ At least one of the debtors and another
- ☒ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No
- ☐ Yes

Last 4 digits of account number 2 8 4 2When was the debt incurred? 08/2016**As of the date you file, the claim is:** Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify

**Credit Card**\$381.00

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**4.3\$260.00**Comenity Bank/nwyrk&co**

Nonpriority Creditor's Name

**220 W Schrock Rd**

Number Street

**Westerville OH 43081**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

4.4\$368.00**Onemain Fi**

Nonpriority Creditor's Name

**Po Box 499**

Number Street

**Hanover MD 21076**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

4.5\$55.00**Online Collections**

Nonpriority Creditor's Name

**Po Box 1489**

Number Street

**Winterville NC 28590**

City State ZIP Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number 8 3 0 9When was the debt incurred? 01/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Charge Account**Last 4 digits of account number 4 7 0 0When was the debt incurred? 11/2011

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Unsecured**Last 4 digits of account number 1 6 5 3When was the debt incurred? 05/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for -AQUA**

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page**

After listing any entries on this page, number them sequentially from the previous page.

**Total claim**4.6\$3,276.00**Professional Debt**

Nonpriority Creditor's Name

7948 Baymeadows Way

Number Street

Last 4 digits of account number 0 0 4 7When was the debt incurred? 05/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Jacksonville FL 32256

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for -Dakota Canyon Apts**4.7\$117.00**Stellar Recovery Inc**

Nonpriority Creditor's Name

1327 Hwy 2 W

Number Street

Last 4 digits of account number 8 2 6 1When was the debt incurred? 11/2015

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Kalispell MT 59901

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for -Comcast**4.8\$575.00**Transworld Systems Inc**

Nonpriority Creditor's Name

Po Box 17205

Number Street

Last 4 digits of account number 6 8 3 8When was the debt incurred? 11/2013

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

Wilmington DE 17205

City State ZIP Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☒ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify

**Collecting for -Reliant Energy**

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

**C. Dexter Jordan IV**

Name

**13105 Northwest Freeway, Suite 1200**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Houston****TX****77040**

City

State

ZIP Code

**Conns Credit Corp**

Name

**3295 College St**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims**Secured**☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Beaumont****TX****77701**

City

State

ZIP Code

**Syncb/accc**

Name

**C/o Po Box 965036**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims**Charge Account**☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Orlando****FL****32896**

City

State

ZIP Code

**Syncb/cooper Carcareon**

Name

**C/o Po Box 965036**

Number Street

On which entry in Part 1 or Part 2 did you list the original creditor?

Line \_\_\_\_\_ of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims**Charge Account**☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Orlando****FL****32896**

City

State

ZIP Code



Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

		Total claim
Total claims from Part 1	6a. Domestic support obligations	6a. <u>\$0.00</u>
	6b. Taxes and certain other debts you owe the government	6b. <u>\$0.00</u>
	6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$3,775.00</u>
	6e. Total. Add lines 6a through 6d.	6d. <u>\$3,775.00</u>

		Total claim
Total claims from Part 2	6f. Student loans	6f. <u>\$0.00</u>
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$5,881.00</u>
	6j. Total. Add lines 6f through 6i.	6j. <u>\$5,881.00</u>

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>		<b>Cavazos, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>17-31263-H5-13</b>		

☐ Check if this is an amended filing

Official Form 106G

**Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

**1. Do you have any executory contracts or unexpired leases?**

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

**2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

2.1

**Verizon**

Name

**POB 1850**

Number Street

Cell phone contact.

Contract to be ASSUMED

**Folsom**

City

**CA**

State

**65763**

ZIP Code

**Fill in this information to identify your case:**

Debtor 1 **Javier** **Cavazos, Jr.**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **17-31263-H5-13**  
 (if known)

☐ Check if this is an amended filing

## Official Form 106H

**Schedule H: Your Codebtors**

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No  
☒ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.  
☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?  
☐ No  
☒ Yes

In which community state or territory did you live? **Texas** Fill in the name and current address of that person.

**Yoana Moreno**

Name of your spouse, former spouse, or legal equivalent

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☒ Schedule D, line **2.1**

☐ Schedule E/F, line \_\_\_\_\_

☐ Schedule G, line \_\_\_\_\_

**Aldine ISD-Tax Office**

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.2

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **5.1**☐ Schedule G, line \_\_\_\_\_**C. Dexter Jordan IV**

3.3

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **4.1**☐ Schedule G, line \_\_\_\_\_**Capital One Bank Usa N**

3.4

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **4.2**☐ Schedule G, line \_\_\_\_\_**Capital One Bank Usa N**

3.5

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☒ Schedule D, line **2.2**☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_**Citifinancial**

3.6

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☒ Schedule D, line **2.3**☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_**Citifinancial**

3.7

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **4.3**☐ Schedule G, line \_\_\_\_\_**Comenity Bank/nwyrk&co**

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.8

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **5.2**☐ Schedule G, line \_\_\_\_\_**Conns Credit Corp**

3.9

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☒ Schedule D, line **2.4**☐ Schedule E/F, line \_\_\_\_\_☐ Schedule G, line \_\_\_\_\_**Harris County**

3.10

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **4.4**☐ Schedule G, line \_\_\_\_\_**Onemain Fi**

3.11

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **4.5**☐ Schedule G, line \_\_\_\_\_**Online Collections**

3.12

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **2.1**☐ Schedule G, line \_\_\_\_\_**Payne & Associates, PLLC**

3.13

**Moreno, Yoana**

Name

**3605 Cedar Hill Ln**

Number Street

**Houston**

City

**TX**

State

**77093**

ZIP Code

☐ Schedule D, line \_\_\_\_\_☒ Schedule E/F, line **2.2**☐ Schedule G, line \_\_\_\_\_**Payne & Associates, PLLC - E/O**

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Additional Page to List More Codebtors**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

**3.14** **Moreno, Yoana**  
 Name  
**3605 Cedar Hill Ln**  
 Number Street  
  
**Houston TX 77093**  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G, line \_\_\_\_\_  
**Professional Debt**

**3.15** **Moreno, Yoana**  
 Name  
**3605 Cedar Hill Ln**  
 Number Street  
  
**Houston TX 77093**  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.7**  
☐ Schedule G, line \_\_\_\_\_  
**Stellar Recovery Inc**

**3.16** **Moreno, Yoana**  
 Name  
**3605 Cedar Hill Ln**  
 Number Street  
  
**Houston TX 77093**  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **5.3**  
☐ Schedule G, line \_\_\_\_\_  
**Synccb/accc**

**3.17** **Moreno, Yoana**  
 Name  
**3605 Cedar Hill Ln**  
 Number Street  
  
**Houston TX 77093**  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **5.4**  
☐ Schedule G, line \_\_\_\_\_  
**Synccb/cooper Carcareon**

**3.18** **Moreno, Yoana**  
 Name  
**3605 Cedar Hill Ln**  
 Number Street  
  
**Houston TX 77093**  
 City State ZIP Code

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.8**  
☐ Schedule G, line \_\_\_\_\_  
**Transworld Systems Inc**

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>	<b>Cavazos, Jr.</b>
	First Name	Last Name
Debtor 2 (Spouse, if filing)		
	First Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>	
Case number (if known)	<b>17-31263-H5-13</b>	

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

**Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<b>Remodeling (1099 income)</b>	<b>Customer Service Rep.</b>
<b>Employer's name</b>	<b>Self-employed</b>	<b>City of Houston</b>
<b>Employer's address</b>	<b>3605 Cedar Hill Ln</b> Number Street	<b>901 Bagby</b> Number Street
	<b>Houston TX 77093</b> City State Zip Code	<b>Houston TX 77002</b> City State Zip Code
<b>How long employed there?</b>	<b>5 years</b>	<b>7 years</b>

**Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>2. List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	<b>2. \$3,500.00</b>	<b>\$2,923.22</b>
<b>3. Estimate and list monthly overtime pay.</b>	<b>3. + \$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income.</b> Add line 2 + line 3.	<b>4. \$3,500.00</b>	<b>\$2,923.22</b>

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here ..... → 4.	<b>\$3,500.00</b>	<b>\$2,923.22</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$0.00</b>	<b>\$283.83</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$0.00</b>	<b>\$715.39</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: <b>See continuation sheet</b>	5h. + <b>\$0.00</b>	<b>\$55.14</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. <b>\$0.00</b>	<b>\$1,054.36</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. <b>\$3,500.00</b>	<b>\$1,868.86</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$0.00</b>	<b>\$0.00</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. <b>\$0.00</b>	<b>\$0.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. <b>\$3,500.00</b>	<b>\$1,868.86</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.  Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		11. + <b>\$0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.		12. <b>\$5,368.86</b> <b>Combined monthly income</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input checked="" type="checkbox"/> No. <b>None.</b> <input type="checkbox"/> Yes. Explain: _____		



Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13

	For Debtor 1	For Debtor 2 or non-filing spouse
5h. Other Payroll Deductions (details)		
<u>Life Insurance</u>		<u>\$11.48</u>
<u>Disability Insurance</u>		<u>\$43.66</u>
Totals:	<u>\$0.00</u>	<u>\$55.14</u>

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>		<b>Cavazos, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>SOUTHERN DISTRICT OF TEXAS</b>		
Case number (if known)	<b>17-31263-H5-13</b>		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

**Schedule J: Your Expenses**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

- ☒ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

**2. Do you have dependents?**☐ No☒ Yes. Fill out this information for each dependent.....

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

<b>Dependent's relationship to Debtor 1 or Debtor 2</b>	<b>Dependent's age</b>	<b>Does dependent live with you?</b>
<u>Daughter</u>	<u>8 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>10 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>15 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
<u>Daughter</u>	<u>17 years</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
_____	_____	<input type="checkbox"/> No <input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

- ☒ No
- ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

**Your expenses**

**4. The rental or home ownership expenses for your residence.**  
Include first mortgage payments and any rent for the ground or lot.

**If not included in line 4:**

4. \_\_\_\_\_

4a. Real estate taxes

4a. \$100.00

4b. Property, homeowner's, or renter's insurance

4b. \$75.00

4c. Home maintenance, repair, and upkeep expenses

4c. \_\_\_\_\_

4d. Homeowner's association or condominium dues

4d. \_\_\_\_\_

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Your expenses**

<b>5. Additional mortgage payments for your residence, such as home equity loans</b>	5.	_____
<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a.	<u><b>\$400.00</b></u>
6b. Water, sewer, garbage collection	6b.	<u><b>\$100.00</b></u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	<u><b>\$130.00</b></u>
6d. Other. Specify: <u><b>Cell Phone</b></u>	6d.	<u><b>\$400.00</b></u>
<b>7. Food and housekeeping supplies</b>	7.	<u><b>\$1,100.00</b></u>
<b>8. Childcare and children's education costs</b>	8.	<u><b>\$100.00</b></u>
<b>9. Clothing, laundry, and dry cleaning</b>	9.	<u><b>\$200.00</b></u>
<b>10. Personal care products and services</b>	10.	<u><b>\$150.00</b></u>
<b>11. Medical and dental expenses</b>	11.	<u><b>\$100.00</b></u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12.	<u><b>\$600.00</b></u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13.	<u><b>\$50.00</b></u>
<b>14. Charitable contributions and religious donations</b>	14.	_____
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	_____
15b. Health insurance	15b.	_____
15c. Vehicle insurance	15c.	<u><b>\$185.00</b></u>
15d. Other insurance. Specify: _____	15d.	_____
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: <u><b>Self Employment Taxes</b></u>	16.	<u><b>\$350.00</b></u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a.	_____
17b. Car payments for Vehicle 2	17b.	_____
17c. Other. Specify: _____	17c.	_____
17d. Other. Specify: _____	17d.	_____
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18.	_____
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	19.	_____

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**

20a. Mortgages on other property	20a. _____
20b. Real estate taxes	20b. _____
20c. Property, homeowner's, or renter's insurance	20c. _____
20d. Maintenance, repair, and upkeep expenses	20d. _____
20e. Homeowner's association or condominium dues	20e. _____

21. Other. Specify: Pool expenses 21. + \$100.00

**22. Calculate your monthly expenses.**

22a. Add lines 4 through 21.	22a. <u>\$4,140.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b. _____
22c. Add line 22a and 22b. The result is your monthly expenses.	22c. <u>\$4,140.00</u>

**23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. <u>\$5,368.86</u>
23b. Copy your monthly expenses from line 22c above.	23b. - <u>\$4,140.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. <u>\$1,228.86</u>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes. Explain here:**None.**

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>		<b>Cavazos, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-31263-H5-13</b>		

☐ Check if this is an amended filing

## Official Form 106Sum

**Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

**Part 1: Summarize Your Assets****Your assets**

Value of what you own

1. *Schedule A/B: Property* (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	<b>\$51,912.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	<b>\$15,189.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	<b>\$67,101.00</b>

**Part 2: Summarize Your Liabilities****Your liabilities**

Amount you owe

2. *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D....	<b>\$101,144.40</b>
--	---------------------

3. *Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	<b>\$3,775.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F.....	<b>\$5,881.00</b>

Your total liabilities

**\$110,800.40****Part 3: Summarize Your Income and Expenses**4. *Schedule I: Your Income* (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	<b>\$5,368.86</b>
---	-------------------

5. *Schedule J: Your Expenses* (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	<b>\$4,140.00</b>
---	-------------------

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the Statement of Your Current Monthly Income:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.**\$6,526.82****9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:****Total claim****From Part 4 on Schedule E/F, copy the following:**

9a. Domestic support obligations. (Copy line 6a.)	<u>\$0.00</u>
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	<u>\$0.00</u>
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	<u>\$0.00</u>
9d. Student loans. (Copy line 6f.)	<u>\$0.00</u>
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	<u>\$0.00</u>
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	<b>+</b> <u>\$0.00</u>
9g. <b>Total.</b> Add lines 9a through 9f.	<b>\$0.00</b>

**Fill in this information to identify your case:**

Debtor 1	<u>Javier</u>		<u>Cavazos, Jr.</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF TEXAS</u>		
Case number (if known)	<u>17-31263-H5-13</u>		

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach *Bankruptcy Petitioner's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

**X** /s/ Javier Cavazos, Jr.

Javier Cavazos, Jr., Debtor 1

Date 03/15/2017  
MM / DD / YYYY

**X** \_\_\_\_\_

Signature of Debtor 2

Date \_\_\_\_\_  
MM / DD / YYYY

**Fill in this information to identify your case:**

Debtor 1	<b>Javier</b>		<b>Cavazos, Jr.</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>SOUTHERN DISTRICT OF TEXAS</b>			
Case number (if known)	<b>17-31263-H5-13</b>		

☐ Check if this is an amended filing

## Official Form 107

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?**

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☐ No  
☒ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).





Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 3: List Certain Payments You Made Before You Filed for Bankruptcy****6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☐ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☒ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☒ No. Go to line 7.

- ☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

**7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- ☒ No

- ☐ Yes. List all payments to an insider.

**8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

- ☒ No

- ☐ Yes. List all payments that benefited an insider.

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No  
☐ Yes. Fill in the details.

**10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

**11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

**12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions****13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

**14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

**Part 6: List Certain Losses****15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 7: List Certain Payments or Transfers**

- 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<b>Payne &amp; Associates PLLC</b>	<b>\$150.00 Attorney's fees</b>		
Person Who Was Paid	<b>\$310.00 Filing fees</b>		
<b>5225 Katy Freeway, Suite 505</b>	<b>\$55.00 Credit reports</b>	<b>03/02/2017</b>	<b>\$700.00</b>
Number Street	<b>\$35.00 Credit counseling class</b>		

**Houston TX 77007**  
City State ZIP Code

Email or website address

Person Who Made the Payment, if Not You

- 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

- 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No  
☐ Yes. Fill in the details.

- 19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)**

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<b>Chase</b> Name of Financial Institution <b>Attn: Bankruptcy Dept</b> Number Street <b>P.O. Box 94014</b>  <b>Palatine</b> <b>IL</b> <b>60094</b> City State ZIP Code	XXXX- _ _ _ _	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<b>07/2016</b>	<b>\$0.00</b>
<b>Wells Fargo</b> Name of Financial Institution <b>Post Office Box 10347</b> Number Street  <b>Des Moines</b> <b>IA</b> <b>50306</b> City State ZIP Code	XXXX- _ _ _ _	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<b>11/2016</b>	<b>\$0.00</b>
<b>Wells Fargo</b> Name of Financial Institution <b>Post Office Box 10347</b> Number Street  <b>Des Moines</b> <b>IA</b> <b>50306</b> City State ZIP Code	XXXX- _ _ _ _	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other	<b>09/2016</b>	<b>\$0.00</b>

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No  
☐ Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No  
☐ Yes. Fill in the details.

### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☒ Yes. Fill in the details.

Where is the property?		Describe the property	Value
<u>Jose Baron</u> Owner's Name		<u>2010 Ford F150</u>	
<u>3605 Cedar Hill Ln</u> Number Street	<u>Debtor's wife is in possession of her debtor's father truck.</u>		
<u>HOUSTON TX 77093</u> City State ZIP Code			

### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Debtor 1 **Javier Cavazos, Jr.**Case number (if known) **17-31263-H5-13****25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

**Part 11: Give Details About Your Business or Connections to Any Business****27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.  
☒ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business

**Remodeling by JC, dba**

Business Name

**3605 Cedar Hill Lane**

Number Street

Name of accountant or bookkeeper

**Houston**

City

**TX 77093**

State ZIP Code

Employer Identification number

Do not include Social Security number or ITIN.

EIN: \_\_\_\_\_

Dates business existed

From \_\_\_\_\_ To \_\_\_\_\_

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No  
☐ Yes. Fill in the details below.

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/ Javier Cavazos, Jr.

Javier Cavazos, Jr., Debtor 1

**X** \_\_\_\_\_

Signature of Debtor 2

Date 03/15/2017

Date \_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of person \_\_\_\_\_

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).



**Fill in this information to identify your case:**

Debtor 1 **Javier** **Cavazos, Jr.**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number **17-31263-H5-13**  
 (if known)

**Check as directed in lines 17 and 21:**

According to the calculations required by this Statement:

- ☒ 1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
- ☐ 2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
- ☒ 3. The commitment period is 3 years.
- ☐ 4. The commitment period is 5 years.

☐ Check if this is an amended filing

**Official Form 122C-1****Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

**Part 1: Calculate Your Average Monthly Income****1. What is your marital and filing status?** Check one only.

- ☐ **Not married.** Fill out Column A, lines 2-11.
- ☒ **Married.** Fill out both Columns A and B, lines 2-11.

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
<b>2. Your gross wages, salary, tips, bonuses, overtime, and commissions</b> (before all payroll deductions).	<u>\$0.00</u>	<u>\$2,614.82</u>
<b>3. Alimony and maintenance payments.</b> Do not include payments from a spouse.	<u>\$0.00</u>	<u>\$0.00</u>
<b>4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.</b> Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.	<u>\$0.00</u>	<u>\$0.00</u>
<b>5. Net income from operating a business, profession, or farm</b>		
	Debtor 1	Debtor 2
Gross receipts (before all deductions)	<u>\$3,666.67</u>	<u>\$0.00</u>
Ordinary and necessary operating expenses —	<u>\$0.00</u>	<u>\$0.00</u>
Net monthly income from a business, profession, or farm	<u>\$3,666.67</u>	<u>\$0.00</u>
	Copy here → <u>\$3,666.67</u> <u>\$0.00</u>	

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13Column A  
Debtor 1Column B  
Debtor 2 or  
non-filing spouse**6. Net income from rental and other real property**

	Debtor 1	Debtor 2		
Gross receipts (before all deductions)	<u>\$0.00</u>	<u>\$0.00</u>		
Ordinary and necessary operating expenses	<u>— \$0.00</u>	<u>— \$0.00</u>		
Net monthly income from rental or other real property	<u>\$0.00</u>	<u>\$0.00</u>	Copy here →	<u>\$0.00</u> <u>\$0.00</u>

**7. Interest, dividends, and royalties**\$0.00 \$0.00**8. Unemployment compensation**\$0.00 \$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: .....↓

For you..... \$0.00For your spouse..... \$0.00**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.\$0.00 \$0.00**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.**Food stamps**\$245.33

Total amounts from separate pages, if any.

+	<u>\$3,666.67</u>	+	<u>\$2,860.15</u>	=	<u>\$6,526.82</u>
					Total average monthly income

**11. Calculate your total average monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

**Part 2: Determine How to Measure Your Deductions from Income****12. Copy your total average monthly income from line 11.** ..... \$6,526.82**13. Calculate the marital adjustment.** Check one:

- ☐ You are not married. Fill in 0 below.
- ☐ You are married and your spouse is filing with you. Fill in 0 below.
- ☒ You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

Total.....	+	<u>\$0.00</u>	Copy here → <u>\$0.00</u>

**14. Your current monthly income.** Subtract the total in line 13 from line 12.\$6,526.82

Debtor 1 Javier Cavazos, Jr.Case number (if known) 17-31263-H5-13**15. Calculate your current monthly income for the year.** Follow these steps:

- 15a. Copy line 14 here → ..... \$6,526.82
- Multiply line 15a by 12 (the number of months in a year). X 12
- 15b. The result is your current monthly income for the year for this part of the form. .... \$78,321.84

**16. Calculate the median family income that applies to you.** Follow these steps:

- 16a. Fill in the state in which you live. Texas
- 16b. Fill in the number of people in your household. 6
- 16c. Fill in the median family income for your state and size of household..... \$92,685.00
- To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**17. How do the lines compare?**

- 17a. ☒ Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).
- 17b. ☐ Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).** On line 39 of that form, copy your current monthly income from line 14 above.

**Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)**

18. Copy your total average monthly income from line 11. .... \$6,526.82

**19. Deduct the marital adjustment if it applies.** If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

- 19a. If the marital adjustment does not apply, fill in 0 on line 19a. .... — \$0.00
- 19b. Subtract line 19a from line 18. .... \$6,526.82

**20. Calculate your current monthly income for the year.** Follow these steps:

- 20a. Copy line 19b ..... \$6,526.82
- Multiply by 12 (the number of months in a year). X 12
- 20b. The result is your current monthly income for the year for this part of the form. .... \$78,321.84
- 20c. Copy the median family income for your state and size of household from line 16c. .... \$92,685.00

**21. How do the lines compare?**

- ☒ Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.
- ☐ Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1 Javier Cavazos, Jr.

Case number (if known) 17-31263-H5-13

**Part 4:** Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

**X** /s/ Javier Cavazos, Jr.  
Javier Cavazos, Jr., Debtor 1

**X** \_\_\_\_\_  
Signature of Debtor 2

Date 3/15/2017  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.